



DECLARATION AND POWER OF ATTORNEY

As below named inventor, I hereby declare:

That my residence, post office address and citizenship are as stated below next to my name.

That I verify believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

PREPAID DEBIT CARD PROCESSING

the specification of which (check one)

(1) is attached hereto.
 (2) was filed on April 27, 2006 as Application Serial No. 10/577,610
 and was amended on _____ (if applicable)

That I have reviewed and understand the contents of the above-identified specification, including the claim(s), as amended by any amendment referred to above.

That I acknowledge the duty to disclose information known to be material to patentability of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

That I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or Inventor's certificate listed below and have also identified below any foreign application for patent or Inventor's certificate on this invention Prior Foreign Application(s)

Priority Claimed

(Number)	(Country)	(Day/Month/Year Filed)	_____
(Number)	(Country)	(Day/Month/Year Filed)	_____

That all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

POWER OF ATTORNEY

I hereby appoint the attorneys associated with Customer Number 24628, of the law firm of WELSH & KATZ, LTD. with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office

CORRESPONDENCE ADDRESS

The address associated with
Customer Number:

24628
WELSH & KATZ, LTD.
Phone: (312) 635-1500

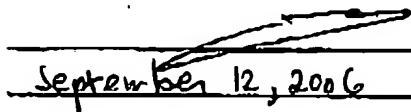
Should be used for all correspondence in this application.

Attorney Docket No. (452997823)

Full name of sole or first
Joint inventor:

SIMCHA GENDERMAN

Inventor's signature:



Date:

September 12, 2006

Mailing Address:

2 Broth Street

Residence:

Rev. ISRAEL

Citizenship:

ISRAEL